

Appln. No. 09/909,866
Attorney Docket No. 2003536.130US1

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AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method for providing remote access to legacy insurance applications via an insurance data processing application with a web-based graphical user interface (GUI), comprising:

receiving a request to access a legacy insurance application lacking a web-based GUI support from a first user;

determining whether the request has authorization to access the legacy insurance application;

when the request has no authorization to access the legacy insurance application, displaying a denial of access and a reason for the denial and providing an option to refer the legacy insurance application to a second user that has the authorization to access the legacy insurance application; and

when the request has the authorization to access the legacy insurance application, employing a legacy application wrapper to display a Web-based GUI screen for the legacy insurance application, wherein the screen displays a listing of actions and additional screens that are accessible for the legacy insurance application and providing an option to refer the legacy insurance application.

2. (Original) The method of claim 1, wherein the legacy insurance application resides in a mainframe insurance data processing system.

3. (Original) The method of claim 1, wherein the legacy insurance application comprises a commercial-lines insurance application.

4. (Original) The method of claim 3, wherein the commercial-lines insurance application comprises a quote on a commercial-lines insurance policy.

5. (Original) The method of claim 3, wherein the commercial-lines insurance application comprises an issuance of a commercial-lines insurance policy.

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6. (Original) The method of claim 1, wherein the legacy insurance application comprises a quote and an issuance of an insurance policy.

7. (Original) The method of claim 1, further comprising:
providing direct links to the listed additional screens displayed on the screen via the listed actions.

8. (Canceled)

9. (Currently Amended) A method for providing remote enrollment to an umbrella insurance policy via an insurance data processing application with a web-based graphical user interface (GUI), comprising:

receiving a request for an umbrella insurance policy, wherein the umbrella insurance policy includes a plurality of underlying insurance policies;

displaying a web-based GUI umbrella detail page to collect and display limit information, exclusionary information, coverage information, exposure information, and premium information from the underlying insurance policies included in the umbrella insurance policy, wherein the umbrella detail page includes an umbrella detail section, an underlying detail section, and a pricing section;

displaying an underlying schedule screen to collect underlying policy detail representing underlying insurance policies for which the umbrella insurance policy provides excess liability;
displaying a forms screen showing a list of derived forms on the umbrella insurance policy in a grid format, wherein there is provided an option to add and/or drop a form; and

displaying a billing screen having a first grid and a second grid, wherein the first grid provides a worksheet for the users to develop an appropriate downpayment premium for collecting and displaying a specification for a payer's name and address for each of the plurality of underlying insurance policies included in the umbrella insurance policy, and the second grid provides a worksheet for developing an appropriate downpayment premium for the umbrella insurance policy.

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10. (Original) The method of claim 9, further comprising collecting data about an insured of the umbrella insurance policy that is needed for establishment of the umbrella insurance policy upon receiving the request for the umbrella insurance policy.

11. (Original) The method of claim 10, wherein collecting data about the insured of the umbrella insurance policy comprises:

displaying a first screen with fields for collecting data about the insured;

displaying the umbrella detail page upon completion of data entry into the fields of the first screen; and

displaying a directory in the umbrella detail page that allows a direct link back to the first screen.

12. (Currently Amended) A method for providing remote access to insurance applications via an insurance data processing application with a web-based user interface, comprising:

receiving a first request from a first user to use the web-based user interface to access a plurality of insurance applications;

verifying that the first request includes a first authorization to use the web-based user interface;

upon successful verification of the first authorization, granting the first request to use the web-based user interface;

receiving a second request from the first user to access a particular one of the plurality of insurance applications via the web-based user interface;

verifying that the second request includes a second authorization to the particular insurance application;

if the second authorization is successfully verified, granting the second request to access the particular insurance application of the plurality of insurance applications; and

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if the second authorization cannot be verified, displaying a notice denying access to the particular insurance application of the plurality of insurance applications and providing an option to refer the particular insurance application to a second user that has the authorization to access the particular insurance application.

13. (Original) The method of claim 12, wherein the particular insurance application comprises an insurance policy.

14. (Original) The method of claim 13, wherein the particular insurance application comprises a commercial-lines insurance policy.

15. (Previously Amended) The method of claim 12, wherein the plurality of insurance applications resides in at least one mainframe data processing system.

16. (Original) The method of claim 12, wherein granting the first request to use the web-based user interface comprises:

displaying a welcome screen customized for the first request based on identity of the first request as derived from verifying the first authorization.

17. (Original) The method of claim 16, wherein the welcome screen includes at least one marketing message.

18. (Original) The method of claim 16, wherein the welcome screen includes options to print out forms, to establish an insurance account or issue an insurance policy, and to exit the web-based user interface.

19. (Original) The method of claim 12, wherein granting the second request to access the particular insurance application comprises:

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providing options to add a new insurance policy, to modify a quote on an insurance policy of record, to refer a quote on an insurance policy of record, to issue an insurance policy of record, and to purge a quote on an insurance policy of record; and
receiving a selection of one of the options.

20. (Original) The method of claim 12, further comprising:

prompting a selection to establish a connection for the first request to use the web-based user interface if the first request represents the first time that the web-based user interface is used; and
downloading files to a source of the first request.

21. (Original) The method of claim 12, wherein granting the second request to access the particular insurance application comprises:

providing a search screen that can perform a search of insurance accounts; receiving a search command from the search screen;
performing the account search based on the search command;
listing results of the account search on the search screen; and
providing options to select one of the search results and to create a new account name.

22. (Original) The method of claim 19, wherein receiving a selection of one of the options comprises:

receiving a selection to modify the quote on the insurance policy of record; and
displaying a first screen showing a first directory of available screens for the quote on the insurance policy of record.

23. (Original) The method of claim 22, wherein the first directory of available screens for the quote on insurance policy of record includes a direct link to each of the available screens.

24. (Original) The method of claim 22, wherein receiving a selection of one of the options further comprises:

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displaying on the first screen a second directory of available screens for the quote on the insurance policy of record.

25. (Original) The method of claim 24, wherein the second directory includes a direct link to at least an action available in one of the available screens for the quote on the insurance policy of record.

26. (Original) The method of claim 19, wherein receiving a selection of one of the options comprises:

receiving a selection to issue the insurance policy of record; and
displaying a first screen showing a first directory of available screens for the issue of the insurance policy of record.

27. (Original) The method of claim 26, wherein the first directory of available screens for the insurance policy issue includes a direct link to at least one of the available screens for the issue of the insurance policy of record.

28. (Currently Amended).The method of claim 26, wherein ~~wherein~~ receiving a selection of one of the options further comprises:

displaying on the first screen a second directory of available screens for the issue of the insurance policy of record.

29. (Original) The method of claim 28, wherein the second directory includes at least a direct link to an action available in one of the available screens for the issue of the insurance policy of record.

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30. (New) The method of claim 1, wherein the wrapper comprises a rule engine executing a plurality of business rule sets, and each business rule set enables the wrapper to interface with one legacy insurance application.
31. (New) The method of claim 31, wherein the wrapper presents a unified web-based GUI for a plurality of legacy insurance applications, and wherein communication between legacy applications is handled by the wrapper through a messaging protocol.
32. (New) The method of claim 31, wherein the plurality of business rule sets are stored in an information management system, wherein the information management system provides the business rule sets to the wrapper.
33. (New) The method of claim 1, further comprising recording the list of screens within the legacy insurance application that the first user has accessed.
34. (New) The method of claim 31, further comprising displaying a link within the Web-based GUI screen for displaying a screen of one or more direct links to screens of the legacy insurance application that the first user has accessed.
35. (New) The method of claim 1, further comprising dynamic display of a next display based on previous insurance related content in a prior display.
36. (New) The method of claim 1, wherein the wrapper comprises a rule engine executing rules based on a question and answer flow, the wrapper providing a dynamic display of insurance related content based on results of the rule execution engine.
37. (New) The method of claim 1, where the wrapper comprises a rule engine executing rules based on a question and answer flow, the wrapper providing a dynamic display of insurance related content in a next display based on insurance related answers to questions provided in a prior display.

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38. (New) The method of claims 37, wherein the dynamic display of insurance related content in the next display includes rate information.

39. (New) A method for providing remote access to insurance applications via an insurance data processing application with a web-based user interface, comprising:

- receiving a request from a user to use the web-based user interface to access a plurality of insurance applications;
- verifying that the request includes a first authorization to use the web-based user interface;
- upon successful verification of the authorization, granting the request to use the web-based user interface;
- employing a legacy application wrapper to display a Web-based GUI screen for the legacy insurance application;
- providing a plurality of business rule sets from an information management system to the legacy application wrapper;
- executing by the legacy application wrapper a rules engine executing the plurality of business rule sets for interfacing by the legacy application wrapper with a plurality of legacy insurance applications;
- communicating with the plurality of legacy applications through a messaging protocol responsive to the executing by the rules engine;
- receiving a request to display a first screen of the web-based user interface, the request including insurance related content;
- processing the request and insurance related content with a rule engine according to a set of business rules stored in an information management system;
- providing dynamic display of a second and subsequent screen of the web-based interface with insurance related content, based on results of the rule execution engine; and
- recording the list of screens within the legacy insurance application that the first user has accessed.